



Order Filed on November 15, 2023
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
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Attorneys for the Mortgagee
File No. 110387B

In Re:

Oscar Mejia

Case No.: 19-28163-SLM

Hearing Date: October 25, 2023

Judge: Stacey L. Meisel

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: November 15, 2023

A handwritten signature in cursive script that reads "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Applicant: Barclays Mortgage Trust 2022-RPL1, Mortgage-
Backed Securities, Series 2022-RPL1, by U.S. Bank
National Association, as Indenture Trustee

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Karina Pia Lucid, Esquire

Property Involved ("Collateral"): 207 Speedwell Avenue, Morristown, NJ 07960

Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

☒ The Debtor is overdue for one monthly payment at \$2,090.08 for the month of October 1, 2023.

Total Arrearages Due \$2,090.08.

2. Debtor must cure all post-Petition arrearages as follows:

☒ Beginning on November 1, 2023, regular monthly mortgage payments shall continue to be made in the amount of \$2,090.08. Future monthly mortgage payments are subject to future escrow or rate adjustments.

☒ Beginning on November 1, 2023, additional monthly cure payments shall be made in the amount of \$348.35 for five months along with an additional payment of \$348.33 for the sixth month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment and Monthly cure payment:

Gregory Funding LLC
PO Box 742334
Los Angeles, CA 90074-2334

4. In the event of Default:

☒ If the Debtor does not make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Debtor previously paid the recoverable attorney fees.

In re:
Oscar Mejia
Debtor

Case No. 19-28163-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 16, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db	+ Oscar Mejia, 207 Speedwell Avenue, Morristown, NJ 07960-8694

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor New Residential Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karina Pia Lucid	on behalf of Debtor Oscar Mejia klucid@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert P. Saltzman	on behalf of Creditor Barclays Mortgage Trust 2022-RPL1 Mortgage-Backed Securities, Series 2022-RPL1, by U.S. Bank

District/off: 0312-2

User: admin

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Date Rcvd: Nov 16, 2023

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Total Noticed: 1

National Association, as Indenture Trustee dnj@pbslaw.org

Shauna M Deluca

on behalf of Creditor NewRezLLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8